S2235-1

STATE OF IDAHO

DEPARTMENT OF FINANCE

SIXTY-SEVENTH REPORT

Banks

Collection Agencies

Credit Unions

Endowment Care Cemetery Act

Idaho Credit Code

Savings and Loan Associations

Securities (Blue Sky)

Corporate Take-Over Law

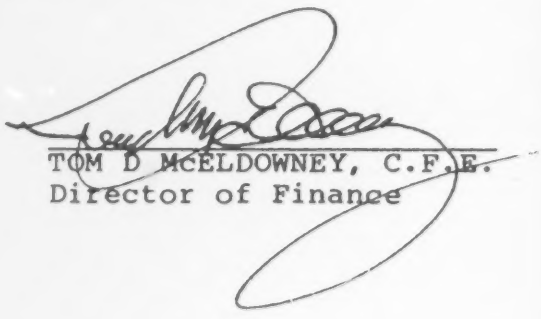
TOM D. McELDOWNEY
Director

July 1, 1984 through June 30, 1985

THE HONORABLE JOHN V. EVANS
Governor of Idaho

Dear Sir:

In compliance with the provisions of the Statutes, I have the honor to submit herewith the Sixty-Seventh Report of business transacted by the Department of Finance.



TOM D MCELDOWNEY, C.F.E.
Director of Finance

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FORWARD

The Department of Finance is a regulatory agency created for the purpose of regulating banks, savings and loan associations, credit unions, collection agencies, corporate take-overs, securities issuers, brokers, investment advisers and salesmen, and endowed care cemeteries and enforcing the provisions of the Idaho Credit Code. The Department is made up of eight programs, two of which relate specifically to the administration of the Department and the other six programs concern the enforcement of the eight regulatory statutes which the Department administers.

COMMISSIONERS OF DEPARTMENT SINCE DATE OF ITS CREATION BY ACT OF LEGISLATURE IN 1905

Commissioner	Term of Office
C. C. LOVELAND	March 6, 1905 to June 1, 1907
W. S. CHANEY	June 1, 1907 to March 6, 1909
WILLIAM G. CRUSE	March 6, 1909 to June 2, 1911
V. W. PLATT	June 2, 1911 to February 1, 1913
A. E. REID	February 1, 1913 to February 6, 1915
G. R. HITT	February 6, 1915 to January 25, 1919
JAY GIVSON	January 25, 1919 to September 10, 1920
J,. G. FRALICK	September 10, 1920 to February 7, 1923
E. W. PORTER	February 7, 1923 to February 1, 1931
BEN DIEFENDORF	February 1, 1931 to January 13, 1937
GEORGE W. WEDGWOOD	January 13, 1937 to January 1, 1939
G. L. JENKINS	January 4, 1939 to January 6, 1941
GEORGE W. WEDGEWOOD	January 6, 1941 to January 4, 1943
G. L. JENKINS	January 4, 1943 to January 2, 1945
J. B. NEWPORT	January 4, 1945 to December 28, 1946
WILLIAM J. SEWELL	December 28, 1946 to January 6, 1947
E. F. HAWORTH	January 6, 1947 to August 15, 1952
AUSTIN SCHAUWEILER	August 15, 1952 to May 14, 1954
R. U. SPAULDING	June 17, 1954 to April 14, 1961
J. L. McCARTHY	June 1, 1961 to July 9, 1965
TOM D. McELDOWNEY(Acting)	August 10, 1965 to January 31, 1967
JOHN D. SILVA	February 1, 1967 to January 4, 1971
TOM D. McELDOWNEY(Acting)	January 4, 1971 to August 29, 1971
TOM D. McELDOWNEY	August 31, 1971 to Present

SUMMARY OF INCOME AND EXPENSES
July 1, 1984 through June 30, 1985

INCOME BY SOURCE

GENERAL ACCOUNT	
Banks	$ 3,965.00
Collection Agencies	13,167.50
Credit Unions	87,454.52
Idaho Credit Code	14,856.50
Savings & Loan Associations	-0-
Securities	381,612.03
TOTAL INCOME TO THE GENERAL ACCOUNT	$ 501,055.55
DEDICATED ACCOUNT	
Banks	$ 256,382.16
Cemetery Account	$ 1,650.00
Collection Agencies	5,797.50
Credit Unions	530.00
Idaho Credit Code	155,103.50
Savings & Loan Associations	13,656.48
Securities	492,808.08
Miscellaneous Receipts to Appropriation	484.30
TOTAL INCOME TO DEDICATED ACCOUNT	$ 926,412.02
MISCELLANEOUS ACCOUNTS	
Department of Finance Suspense Account	989.36
Interagency Bill & Receipts Account	219.65
TOTAL INCOME COLLECTED	$$1,428,676.58
APPROPRIATION	
General Account	$ 862,600.00
State Cemetery Account	2,000.00
Interagency Bill & Receipts Account	1,700.00
TOTAL APPROPRIATION	$ 866,300.00*
***ADJUSTMENTS TO APPROPRIATION**	
General Account, H.B. 747	$ 71,100.00
ADJUSTED APPROPRIATION	$$ 937,400.00
EXPENDITURES	
Personnel Costs	$ 712,073.73
Operating Expenditures	162,868.38
Capital Outlay	26,674.74
TOTAL EXPENDITURES	$$ 901,616.85
BALANCE OF APPROPRIATION	$$ 35,783.15
EXPENDITURES BY MAJOR CLASSES	
Salaries & Wages	$ 584,549.62
Personnel Benefits	127,524.11
Travel	58,324.72
Professional Services	7,501.94
Other Services	23,862.55
Communications	17,126.01
Utilities	2.00
Materials & Supplies	3,659.72
Rentals	46,325.88
Repairs & Maintenance	5,168.04
Miscellaneous Operating Expenditures	897.52
Capital Outlay, Equipment	26,674.74
TOTAL EXPENDITURES BY MAJOR CLASSES	$$ 901,616.85

PERSONNEL STATUS	POSITIONS AUTHORIZED	POSITIONS APPROPRIATED	POSITIONS FILLED
Full-time Employees	28.00	24.85	28.00
Part-time Employees	1.00	1.00	1.00
TOTALS	29.00	25.85	29.00

June 30, 1985
AMERICAN BANK OF COMMERCE
Boise, Idaho
Charter No. 235
Incorporated May 24, 1976

President & CEO, William T. Speer, Jr.
Exec. Vice President, Terry L. Robinson
Vice President & Cashier, Dale Miller

DIRECTORS:
Loren D. Blickenstaff,
J. L. Caven, Dallas H. Harris,
James B. Lyons,
William T. Speer, Jr.,
T. W. Stivers, Larry D. Williams,
Terry L. Robinson.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		6,729
U.S. TREASURY SECURITIES		544
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		0
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		3,335
OTHER BONDS NOTES & DEBENTURES		150
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		0
TOTAL LOANS EXCLUDING UNEARNED INCOME	19,106	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	124	
LOANS, NET		18,982
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		1,108
REAL ESTATE OWNED OTHER THAN BANK PREMISES		47
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		542
TOTAL ASSETS		31,437

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		4,719
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		16,511
DEPOSITS OF UNITED STATES GOVERNMENT		33
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		6,733
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		50
CERTIFIED AND OFFICERS' CHECKS		433
TOTAL DEPOSITS		28,479
TOTAL DEMAND DEPOSITS	5,764	
TOTAL TIME AND SAVINGS DEPOSITS	22,715	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		150
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		351
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		28,980

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A.	NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A.	NO. SHARES AUTHORIZED	105,000		
	B.	NO. SHARES OUTSTANDING	103,500	(PAR VALUE)	1,035
SURPLUS					967
UNDIVIDED PROFITS					455
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES					0
TOTAL EQUITY CAPITAL					2,457
TOTAL LIABILITIES & EQUITY CAPITAL					31,437

June 30, 1985
THE BANK OF COMMERCE
Idaho Falls, Idaho
Charter No. 225
Incorporated March 30, 1959

President, Richard N. Adams
Sr. Vice President, Julian G. Cowley
Sr. Vice President, Guy H. Jolley
Vice President & Cashier, Richard L. Nielson

DIRECTORS:
Richard N. Adams,
W. E. Arrington,
Gale W. Clement,
D. V. Groberg,
L. F. Bish Jenkins,
F. E. Skelton, J. G. Thomas.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		8,404
U.S. TREASURY SECURITIES		27,588
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		350
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		10,903
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		1,500
TOTAL LOANS EXCLUDING UNEARNED INCOME	54,572	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	364	
LOANS, NET		54,208
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		1,696
REAL ESTATE OWNED OTHER THAN BANK PREMISES		72
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		1,884
TOTAL ASSETS		106,605

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		13,534
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		74,054
DEPOSITS OF UNITED STATES GOVERNMENT		115
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		5,473
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		852
TOTAL DEPOSITS		94,028
TOTAL DEMAND DEPOSITS	14,667	
TOTAL TIME AND SAVINGS DEPOSITS	79,361	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		0
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		965
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		94,993

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0	
COMMON STOCK	A. NO. SHARES AUTHORIZED	45,000			
	B. NO. SHARES OUTSTANDING	45,000	(PAR VALUE)	450	
SURPLUS				5,550	
UNDIVIDED PROFITS				5,612	
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				0	
TOTAL EQUITY CAPITAL					11,612
TOTAL LIABILITIES & EQUITY CAPITAL					106,605

June 30, 1985
D. L. EVANS AND COMPANY, BANKERS
Albion, Idaho
Charter No. 26
Incorporated August 23, 1904

President, Jay L. Nielsen
Vice President, John V. Evans, Jr.
Vice President & Cashier, Jeneal Adams
Vice President, Dorothy E. Clark

DIRECTORS:
John V. Evans, Jr.,
Don S. Evans, Roland T. Evans,
Timothy P. Deeg,
Jeanne Jenkins,
Randon W. Wilson,
Glen R. Kunau,
Jay L. Nielsen.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		488
U.S. TREASURY SECURITIES		450
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		2,510
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		325
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		1,430
TOTAL LOANS EXCLUDING UNEARNED INCOME	18,600	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	125	
LOANS, NET		18,475
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		379
REAL ESTATE OWNED OTHER THAN BANK PREMISES		23
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		665
TOTAL ASSETS		24,745

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		2,094
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		19,411
DEPOSITS OF UNITED STATES GOVERNMENT		3
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		1,243
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		13
TOTAL DEPOSITS		22,764
TOTAL DEMAND DEPOSITS	2,594	
TOTAL TIME AND SAVINGS DEPOSITS	20,170	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		0
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		486
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		23,250

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	30,000		
	B. NO. SHARES OUTSTANDING	30,000	(PAR VALUE)	300
SURPLUS				900
UNDIVIDED PROFITS				293
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				2
TOTAL EQUITY CAPITAL				1,495
TOTAL LIABILITIES & EQUITY CAPITAL				24,745

June 30, 1985
DOWNEY STATE BANK
Downey, Idaho
Charter No. 138
Incorporated May 7, 1909

President, John B. Bowen
Exec. Vice President, Ben H. Bowen
Vice President & Cashier, Morgan Christensen
Vice President, J. Morgan Evans

DIRECTORS:
Gus Carr Anderson, Ben H. Bowen,
John B. Bowen, R. Brad Bowen,
William D. Bowen, Willis L. Brim,
Morgan Christensen, Ray G. Henderson,
Archie W. Service,
E. Thayne Thompson, Wayne Wheatley,
J. Morgan Evans.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		1,750
U.S. TREASURY SECURITIES		250
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		0
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		777
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		0
TOTAL LOANS EXCLUDING UNEARNED INCOME	15,313	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	180	
LOANS, NET		15,133
DIRECT LEASE FINANCING		68
BANK PREMISES & FIXED ASSETS		441
REAL ESTATE OWNED OTHER THAN BANK PREMISES		589
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		600
TOTAL ASSETS		19,608

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		3,029
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		12,010
DEPOSITS OF UNITED STATES GOVERNMENT		3
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		2,868
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		79
TOTAL DEPOSITS		17,989
TOTAL DEMAND DEPOSITS	3,352	
TOTAL TIME AND SAVINGS DEPOSITS	14,637	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		0
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		219
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		18,208

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	3,500		
	B. NO. SHARES OUTSTANDING	3,500	(PAR VALUE)	350
SURPLUS				1,050
UNDIVIDED PROFITS				0
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				0
TOTAL EQUITY CAPITAL				1,400
TOTAL LIABILITIES & EQUITY CAPITAL				19,608

June 30, 1985
FARMERS & MERCHANTS STATE BANK
Meridian, Idaho
Charter No. 228
Incorporated September 20, 1967

President and CEO, Richard W. Leduc
Exec. Vice President, William D. Mitchell
Cashier, Jo Ann Myers

DIRECTORS:
Cecil D. Andrus, Harold J. Batt,
Boyd Harris, Michael K. McMurray,
William D. Mitchell, Scott R. Simplot,
H. Dean Summers.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		2,075
U.S. TREASURY SECURITIES		0
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		0
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		930
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		0
TOTAL LOANS EXCLUDING UNEARNED INCOME	15,274	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	1	
LOANS, NET		15,273
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		318
REAL ESTATE OWNED OTHER THAN BANK PREMISES		60
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		1,406
TOTAL ASSETS		20,062

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		3,534
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		11,111
DEPOSITS OF UNITED STATES GOVERNMENT		26
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		3,489
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		205
TOTAL DEPOSITS		18,365
TOTAL DEMAND DEPOSITS	3,791	
TOTAL TIME AND SAVINGS DEPOSITS	14,574	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		0
OTHER LIABILITIES FOR BORROWED MONEY		47
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		191
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		83
TOTAL LIABILITIES		18,686

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	5,000		
	B. NO. SHARES OUTSTANDING	3,860	(PAR VALUE)	386
SURPLUS				1,160
UNDIVIDED PROFITS				(170)
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				0
TOTAL EQUITY CAPITAL				1,376
TOTAL LIABILITIES & EQUITY CAPITAL				20,062

June 30, 1985
FIRST BANK OF TROY
Troy, Idaho
Incorporated September 7, 1905

President & CEO, Donald A. Turner
Senior Vice President, P. J. Nunan
Vice President & Cashier, Stan Workman

DIRECTORS:
Ted E. Ellis,
John Myers,
P. J. Nunan,
Eugene Thompson,
Donald A. Turner.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		3,089
U.S. TREASURY SECURITIES		1,501
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		7,964
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		2,675
OTHER BONDS NOTES & DEBENTURES		5
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		1,800
TOTAL LOANS EXCLUDING UNEARNED INCOME	30,308	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	226	
LOANS, NET		30,082
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		1,386
REAL ESTATE OWNED OTHER THAN BANK PREMISES		97
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		1,121
TOTAL ASSETS		49,720

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		7,737
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		35,720
DEPOSITS OF UNITED STATES GOVERNMENT		11
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		1,449
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		274
TOTAL DEPOSITS		45,191
TOTAL DEMAND DEPOSITS	8,190	
TOTAL TIME AND SAVINGS DEPOSITS	37,001	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		153
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		476
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		45,820

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	4,200		
	B. NO. SHARES OUTSTANDING	4,200	(PAR VALUE)	420
SURPLUS				3,080
UNDIVIDED PROFITS				400
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				0
TOTAL EQUITY CAPITAL				3,900
TOTAL LIABILITIES & EQUITY CAPITAL				49,720

June 30, 1985
FIRST BANK & TRUST OF IDAHO
Malad, Idaho
Charter No. 229
Incorporated November 10, 1969

President, Lawrence Jones
Sr. Vice President, Jack L. Evans
Sr. Vice President & Controller, Ed Panter
Vice President, Robert M. Facer
Vice President, Dean Smith

DIRECTORS:
Calvin Bennett,
Roy Corbett, Jean Byrd,
Lawrence Jones,
Dale Koester,
David A. Sandquist, K. P. Thomas,
John D. Tovey, Alice M. Ward.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		3,410
U.S. TREASURY SECURITIES		2,996
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		450
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		4,883
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		0
TOTAL LOANS EXCLUDING UNEARNED INCOME	52,345	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	400	
LOANS, NET		51,945
DIRECT LEASE FINANCING		160
BANK PREMISES & FIXED ASSETS		1,615
REAL ESTATE OWNED OTHER THAN BANK PREMISES		15
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		2,672
TOTAL ASSETS		68,146

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		6,372
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		50,776
DEPOSITS OF UNITED STATES GOVERNMENT		0
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		3,439
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		285
TOTAL DEPOSITS		60,872
TOTAL DEMAND DEPOSITS	7,550	
TOTAL TIME AND SAVINGS DEPOSITS	53,322	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		2,000
OTHER LIABILITIES FOR BORROWED MONEY		53
MORTGAGE INDEBTEDNESS		58
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		1,502
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		64,485

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A.	NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A.	NO. SHARES AUTHORIZED	5,750		
	B.	NO. SHARES OUTSTANDING	5,750	(PAR VALUE)	575
SURPLUS					2,425
UNDIVIDED PROFITS					661
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES					0
TOTAL EQUITY CAPITAL					3,661
TOTAL LIABILITIES & EQUITY CAPITAL					68,146

June 30, 1985
IDAHO BANK & TRUST COMPANY
Pocatello, Idaho
Charter No. 208
Incorporated December 21, 1933

President & CEO, Ted E. Ellis
Ex. Vice President, Eugene H. Heil
Sr. Vice President & Cashier, G. J. Lallatin
Sr. Vice President, O. M. Robinson

DIRECTORS:
Sy Block, J. Grant Bickmore, Robert Bischoff, Susan H. Donahue, Ted E. Ellis, Eugene D. Heil, R. K. Hemingway, Wendell Marshall, R. J. O'Connor, Elwood M. Rich, Gordon C. Smith, J. K. Sullivan, Paul J. Villano.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		40,168
U.S. TREASURY SECURITIES		20,315
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		25,833
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		23,073
OTHER BONDS NOTES & DEBENTURES		301
CORPORATE STOCK		15
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		7,200
TOTAL LOANS EXCLUDING UNEARNED INCOME	298,663	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	3,880	
LOANS, NET		294,783
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		7,999
REAL ESTATE OWNED OTHER THAN BANK PREMISES		1,545
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		9,088
TOTAL ASSETS		430,320

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		56,753
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		307,617
DEPOSITS OF UNITED STATES GOVERNMENT		657
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		13,507
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		4,804
CERTIFIED AND OFFICERS' CHECKS		4,213
TOTAL DEPOSITS		387,551
TOTAL DEMAND DEPOSITS	68,730	
TOTAL TIME AND SAVINGS DEPOSITS	318,821	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		9,453
OTHER LIABILITIES FOR BORROWED MONEY		2,123
MORTGAGE INDEBTEDNESS		1,953
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		4,019
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		2,500
TOTAL LIABILITIES		407,599

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	150,000		
	B. NO. SHARES OUTSTANDING	150,000	(PAR VALUE)	3,000
SURPLUS				16,000
UNDIVIDED PROFITS				3,721
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				0
TOTAL EQUITY CAPITAL				22,721
TOTAL LIABILITIES & EQUITY CAPITAL				430,320

June 30, 19[illegible]
IDAHO STATE BANK
Glenns Ferry, Idaho
Charter No. 21
Incorporated February 17, 1904

Chairman & CEO, Harry Knox II
President, James E. Kevan
Sr. Vice Pres. & Vice-Chairman, Ann K. Neavill
Vice President & Cashier, George Jones

DIRECTORS:
James E. Kevan, Harry W. Knox, II,
Ann K. Neavill, Marion Pugmire,
Leonard N. Purdy,
H. Eugene Slade, A. B. Wheeler.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		3,211
U.S. TREASURY SECURITIES		1,500
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		5,500
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		3,046
OTHER BONDS NOTES & DEBENTURES		135
CORPORATE STOCK		2
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		0
TOTAL LOANS EXCLUDING UNEARNED INCOME	35,506	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	410	
LOANS, NET		35,096
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		1,356
REAL ESTATE OWNED OTHER THAN BANK PREMISES		383
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		154
OTHER ASSETS		2,039
TOTAL ASSETS		52,422

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		12,971
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		26,061
DEPOSITS OF UNITED STATES GOVERNMENT		60
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		5,407
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		1,117
TOTAL DEPOSITS		45,616
TOTAL DEMAND DEPOSITS	16,524	
TOTAL TIME AND SAVINGS DEPOSITS	29,092	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		950
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		154
OTHER LIABILITIES		474
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		47,194

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A.	NO. SHARES OUTSTANDING	4,000	(PAR VALUE)	400
COMMON STOCK	A.	NO. SHARES AUTHORIZED	4,500		
	B.	NO. SHARES OUTSTANDING	4,500	(PAR VALUE)	450
SURPLUS					3,650
UNDIVIDED PROFITS					728
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES					0
TOTAL EQUITY CAPITAL					5,228
TOTAL LIABILITIES & EQUITY CAPITAL					52,422

June 30, 1985
IRELAND BANK
Malad, Idaho
Charter No. 7
Incorporated December 8, 1892

President, R. Blair Hawkes
Vice President, Loyd Briggs
Vice President & Cashier, Terrill W. Schwartz
Vice President, Michael Krantz

DIRECTORS:
Timothy P. Degg,
David L. Evans, IV,
Mariemma Evans, Roland T. Evans,
R. Blair Hawkes, Jeanne N. Jenkins,
Mary Jane Jenkins, Randall E. Marshall,
Randon W. Wilson.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		851
U.S. TREASURY SECURITIES		1,275
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		4,997
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		1,262
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		30
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		1,050
TOTAL LOANS EXCLUDING UNEARNED INCOME	13,889	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	149	
LOANS, NET		13,740
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		133
REAL ESTATE OWNED OTHER THAN BANK PREMISES		5
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		664
TOTAL ASSETS		24,007

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		2,432
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		17,445
DEPOSITS OF UNITED STATES GOVERNMENT		0
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		1,701
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		2
CERTIFIED AND OFFICERS' CHECKS		170
TOTAL DEPOSITS		21,750
TOTAL DEMAND DEPOSITS	3,000	
TOTAL TIME AND SAVINGS DEPOSITS	18,750	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		75
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		379
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		22,204

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	15,125		
	B. NO. SHARES OUTSTANDING	15,025	(PAR VALUE)	301
SURPLUS				702
UNDIVIDED PROFITS				800
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				0
TOTAL EQUITY CAPITAL				1,803
TOTAL LIABILITIES & EQUITY CAPITAL				24,007

June 30, 1985
NORTHERN STATE BANK
Coeur d'Alene, Idaho
Charter No. 236
Incorporated July 28, 1978

President, Parker G. Woodall
Executive Vice President, T. R. Lloyd
Vice President & Cashier, Barry Redd

DIRECTORS:
Richard G. Bennett,
T. R. Lloyd, Harold L. Damiano,
John M. Richards,
John R. McFarland,
J. A. Robideaux, Sr.,
Manuel Schneidmiller,
Parker G. Woodall.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		7,099
U.S. TREASURY SECURITIES		1,000
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		1,900
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		725
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		200
TOTAL LOANS EXCLUDING UNEARNED INCOME	20,391	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	80	
LOANS, NET		20,311
DIRECT LEASE FINANCING		16
BANK PREMISES & FIXED ASSETS		370
REAL ESTATE OWNED OTHER THAN BANK PREMISES		8
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		499
TOTAL ASSETS		32,128

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		2,841
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		22,313
DEPOSITS OF UNITED STATES GOVERNMENT		0
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		2,873
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		319
TOTAL DEPOSITS		28,346
TOTAL DEMAND DEPOSITS	3,416	
TOTAL TIME AND SAVINGS DEPOSITS	24,930	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		1,000
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		424
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		29,770

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	200,000		
	B. NO. SHARES OUTSTANDING	111,267	(PAR VALUE)	835
SURPLUS				915
UNDIVIDED PROFITS				598
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				10
TOTAL EQUITY CAPITAL				2,358
TOTAL LIABILITIES & EQUITY CAPITAL				32,128

June 30, 1985
PANHANDLE STATE BANK
Sandpoint, Idaho
Charter No. 238
Incorporated December 19, 1980

President, A. R. Teeslink
Vice President & Cashier, David W. Smith
Vice President, Don Zimmerman

DIRECTORS:
Stanton L. Diehl,
Robert W. Farmin, Wray D. Farmin, Jr.,
James Fenton, Pierre Huguenin,
Terry L. Merwin, John B. Parker,
Michael J. Romine, A. R. Teeslink,
Douglas P. Ward.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		1,930
U.S. TREASURY SECURITIES		1,011
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		1,709
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		638
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		120
TOTAL LOANS EXCLUDING UNEARNED INCOME	13,080	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	169	
LOANS, NET		12,911
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		798
REAL ESTATE OWNED OTHER THAN BANK PREMISES		237
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		1,241
TOTAL ASSETS		20,595

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		2,121
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		14,511
DEPOSITS OF UNITED STATES GOVERNMENT		3
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		957
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		190
TOTAL DEPOSITS		17,782
TOTAL DEMAND DEPOSITS	2,314	
TOTAL TIME AND SAVINGS DEPOSITS	15,468	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		0
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		113
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		555
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		18,450

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A.	NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A.	NO. SHARES AUTHORIZED	280,000		
	B.	NO. SHARES OUTSTANDING	179,292	(PAR VALUE)	1,346
SURPLUS					485
UNDIVIDED PROFITS					314
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES					0
TOTAL EQUITY CAPITAL					2,145
TOTAL LIABILITIES & EQUITY CAPITAL					20,595

June 30 1985
SEAPORT CITIZENS BANK
Lewiston, Idaho
Charter No. 237
Incorporated August 6, 1979

President, Virgil A. Burks, Jr.
Vice President, John J. Bertolucci
Vice President, James Uhlman

DIRECTORS:
Virgil A. Burks, Jr.,
Arlen L. Chaney, Donald P. Gage,
Theodore O. Creason,
Jack L. Curtin, Mike P. Mitchell,
John Nanninga, Jr., A. C. Nelson, Jr.,
Don Van Buren.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		3,196
U.S. TREASURY SECURITIES		416
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		317
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		0
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		200
TOTAL LOANS EXCLUDING UNEARNED INCOME	6,631	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	94	
LOANS, NET		6,537
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		500
REAL ESTATE OWNED OTHER THAN BANK PREMISES		400
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		283
TOTAL ASSETS		11,849

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		1,318
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		8,169
DEPOSITS OF UNITED STATES GOVERNMENT		16
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		772
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		210
TOTAL DEPOSITS		10,485
TOTAL DEMAND DEPOSITS	1,548	
TOTAL TIME AND SAVINGS DEPOSITS	8,937	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		225
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		99
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		10,809

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A.	NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A.	NO. SHARES AUTHORIZED	200,000		
	B.	NO. SHARES OUTSTANDING	101,000	(PAR VALUE)	1,010
SURPLUS					255
UNDIVIDED PROFITS					(225)
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES					0
TOTAL EQUITY CAPITAL					1,040
TOTAL LIABILITIES & EQUITY CAPITAL					11,849

June 30, 1985
SECURITY STATE BANK
Mud Lake, Idaho
Charter No. 231
Incorporated November 27, 1973

President, Frank Chadwick
Vice President, Harold Furness
Vice Pres. & Cashier, Robert M. Saunders

DIRECTORS:
Clair Chadwick,
Frank Chadwick,
Harold Furness,
Russell Osborne,
W. H. Shuldberg.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		1,754
U.S. TREASURY SECURITIES		2,000
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		0
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		1,973
OTHER BONDS NOTES & DEBENTURES		100
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		251
TOTAL LOANS EXCLUDING UNEARNED INCOME	14,992	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	137	
LOANS, NET		14,855
DIRECT LEASE FINANCING		88
BANK PREMISES & FIXED ASSETS		696
REAL ESTATE OWNED OTHER THAN BANK PREMISES		0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		477
TOTAL ASSETS		22,194

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		2,342
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		13,976
DEPOSITS OF UNITED STATES GOVERNMENT		0
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		3,317
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		138
TOTAL DEPOSITS		19,773
TOTAL DEMAND DEPOSITS	3,111	
TOTAL TIME AND SAVINGS DEPOSITS	16,662	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		366
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		80
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		174
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		20,393

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A.	NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A.	NO. SHARES AUTHORIZED	5,000		
	B.	NO. SHARES OUTSTANDING	4,000	(PAR VALUE)	400
SURPLUS					1,200
UNDIVIDED PROFITS					201
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES					0
TOTAL EQUITY CAPITAL					1,801
TOTAL LIABILITIES & EQUITY CAPITAL					22,194

June 30, 1985
TREASURE VALLEY BANK
Fruitland, Idaho
Charter No. 58
Incorporated September 4, 1906

President, Walter A. Howard, Jr.
Sr. Vice President & Cashier, Elaine L. Howard
Vice President, Dick W. Hart
Vice President, Gary Locke
Vice President, Dave Mitchell

DIRECTORS:
Tom J. Davis, James B. Deranleau,
Donald D. Dunn, A. B. Ellis,
Walter A. Howard, Sr., Dean E. Howde,
Walter A. Howard, Jr.,
George Matsuura, E. A. Radke,
Trand M. Tracy.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		5,061
U.S. TREASURY SECURITIES		5,974
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		3,002
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		1,313
OTHER BONDS NOTES & DEBENTURES		302
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		0
TOTAL LOANS EXCLUDING UNEARNED INCOME	75,593	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	397	
LOANS, NET		75,196
DIRECT LEASE FINANCING		84
BANK PREMISES & FIXED ASSETS		2,364
REAL ESTATE OWNED OTHER THAN BANK PREMISES		1,751
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		2,891
TOTAL ASSETS		97,938

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		10,624
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		68,226
DEPOSITS OF UNITED STATES GOVERNMENT		184
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		7,508
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		630
TOTAL DEPOSITS		87,172
TOTAL DEMAND DEPOSITS	12,129	
TOTAL TIME AND SAVINGS DEPOSITS	75,043	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		3,000
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		413
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		1,386
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		400
TOTAL LIABILITIES		92,371

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	0		
	B. NO. SHARES OUTSTANDING	723	(PAR VALUE)	723
SURPLUS				3,829
UNDIVIDED PROFITS				1,015
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				0
TOTAL EQUITY CAPITAL				5,567
TOTAL LIABILITIES & EQUITY CAPITAL				97,938

June 30, 1985
TRI-STATE BANK & TRUST
Montpelier, Idaho
Charter No. 230
Incorporated July 18, 1973

President, W. G. Candland
Vice President, Raymond H. Long
Vice President & Cashier, Ronald O. Peterson

DIRECTORS:
W. G. Candland,
K. V. Hansen,
Donald E. Kunz,
Gerald E. Phelps,
Eugene B. Stucki,
DeMar Romrell.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		1,520
U.S. TREASURY SECURITIES		4,422
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		0
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		880
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		1,000
TOTAL LOANS EXCLUDING UNEARNED INCOME	11,280	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	145	
LOANS, NET		11,135
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		214
REAL ESTATE OWNED OTHER THAN BANK PREMISES		445
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		655
TOTAL ASSETS		20,271

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		2,180
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		15,699
DEPOSITS OF UNITED STATES GOVERNMENT		0
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		698
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		0
CERTIFIED AND OFFICERS' CHECKS		294
TOTAL DEPOSITS		18,871
TOTAL DEMAND DEPOSITS	2,620	
TOTAL TIME AND SAVINGS DEPOSITS	16,251	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		0
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		213
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		19,084

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A. NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A. NO. SHARES AUTHORIZED	30,000		
	B. NO. SHARES OUTSTANDING	23,430	(PAR VALUE)	293
SURPLUS				796
UNDIVIDED PROFITS				98
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES				0
TOTAL EQUITY CAPITAL				1,187
TOTAL LIABILITIES & EQUITY CAPITAL				20,271

June 30, 1985
TWIN FALLS BANK & TRUST COMPANY
Twin Falls, Idaho
Charter No. 90
Incorporated September 30, 1908

Chairman of the Board & CEO, Curtis T. Eaton
President & Vice Chairman, Curtis H. Easton
Executive Vice President, Fred D. Harder
Sr. Vice Pres. & Cashier, Fred C. Ott
Sr. Vice President, R. E. Rasmussen
Sr. Vice President, Kenneth C. Coiner

DIRECTORS:
Curtis H. Eaton,
Curtis T. Eaton,
Fred D. Harder, Peter M. Link,
John H. Peterson,
Willard M. Rees,
Ivan B. Skinner.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		6,045
U.S. TREASURY SECURITIES		32,289
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		1,000
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		15,437
OTHER BONDS NOTES & DEBENTURES		0
CORPORATE STOCK		272
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		6,500
TOTAL LOANS EXCLUDING UNEARNED INCOME	88,668	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	881	
LOANS, NET		87,787
DIRECT LEASE FINANCING		181
BANK PREMISES & FIXED ASSETS		2,881
REAL ESTATE OWNED OTHER THAN BANK PREMISES		339
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		0
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		3,725
TOTAL ASSETS		156,456

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		17,709
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		109,365
DEPOSITS OF UNITED STATES GOVERNMENT		89
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		2,633
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		1
CERTIFIED AND OFFICERS' CHECKS		631
TOTAL DEPOSITS		130,478
TOTAL DEMAND DEPOSITS	19,562	
TOTAL TIME AND SAVINGS DEPOSITS	110,916	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		8,992
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		1,587
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		0
TOTAL LIABILITIES		141,057

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A.	NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A.	NO. SHARES AUTHORIZED	18,000		
	B.	NO. SHARES OUTSTANDING	18,000	(PAR VALUE)	1,800
SURPLUS					7,200
UNDIVIDED PROFITS					6,399
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES					0
TOTAL EQUITY CAPITAL					15,399
TOTAL LIABILITIES & EQUITY CAPITAL					156,456

June 30, 1985
VALLEY BANK
Rexburg, Idaho
Charter No. 233
Incorporated December 17, 1974

Chairman & CEO, Steven M. Meikle
President, R. James Meikle
Sr. Vice President, Kent V. Kunz
Sr. Vice President, Thomas G. Minow
Sr. Vice President & Cashier, Doyle A. McKenna

DIRECTORS:
Jack Allred,
William J. Hunter, Kent V. Kunz,
R. James Meikle, S. M . Meikle,
T. G . Minow, Laurel M. Murphy,
J. Keith Ormond, Ray W. Rigby,
James Siddoway, D. Ray Taylor.

ASSETS
(000'S OMITTED)

CASH & DUE FROM BANKS		9,755
U.S. TREASURY SECURITIES		13,899
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS		22,053
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS		10,728
OTHER BONDS NOTES & DEBENTURES		30
CORPORATE STOCK		0
TRADING ACCOUNT SECURITIES		0
FED. FUNDS SOLD & SECURITIES PUR. UNDER AGREE. TO RESELL		0
TOTAL LOANS EXCLUDING UNEARNED INCOME	176,546	
LESS: RESERVE FOR POSSIBLE LOAN LOSSES	1,644	
LOANS, NET		174,902
DIRECT LEASE FINANCING		0
BANK PREMISES & FIXED ASSETS		6,616
REAL ESTATE OWNED OTHER THAN BANK PREMISES		3,805
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES & ASSOCIATED COMPANIES		864
CUSTOMER LIABILITY ON ACCEPTANCES OUTSTANDING		0
OTHER ASSETS		7,611
TOTAL ASSETS		250,263

LIABILITIES
(000'S OMITTED)

DEMAND DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS		30,499
TIME & SAVINGS DEPOSITS OF INDIVIDUALS, PARTNERSHIPS AND CORPS		166,018
DEPOSITS OF UNITED STATES GOVERNMENT		787
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS		17,700
DEPOSITS OF FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS		0
DEPOSITS OF COMMERCIAL BANKS		203
CERTIFIED AND OFFICERS' CHECKS		1,762
TOTAL DEPOSITS		216,969
TOTAL DEMAND DEPOSITS	35,127	
TOTAL TIME AND SAVINGS DEPOSITS	181,842	
FED. FUNDS PUR. AND SEC. SOLD UNDER AGREEMENTS TO REPURCHASE		9,988
OTHER LIABILITIES FOR BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		1,598
BANK'S LIABILITY ON ACCEPTANCES EXECUTED & OUTSTANDING		0
OTHER LIABILITIES		4,672
NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		500
TOTAL LIABILITIES		233,727

EQUITY CAPITAL
(000'S OMITTED)

PREFERRED STOCK	A.	NO. SHARES OUTSTANDING	0	(PAR VALUE)	0
COMMON STOCK	A.	NO. SHARES AUTHORIZED	10,000		
	B.	NO. SHARES OUTSTANDING	10,000	(PAR VALUE)	1,000
SURPLUS					12,000
UNDIVIDED PROFITS					3,536
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES					0
TOTAL EQUITY CAPITAL					16,536
TOTAL LIABILITIES & EQUITY CAPITAL					250,263

STATE BANKS COMPARATIVE STATEMENT
Close of Business June 30, 1984 and June 30, 1985

	1984	1985	Increase -Decrease
ASSETS			
Cash and due from banks	93,562,000	106,535,000	12,973,000
U.S. Treasury securities	112,551,000	117,430,000	4,879,000
Obligations of other U.S. Government agencies and corporations	84,342,000	77,585,000	-6,757,000
Obligations of States and political subdivisions	88,898,000	82,903,000	-5,995,000
Other bonds, notes and debentures	516,000	1,023,000	507,000
Corporate Stock	304,000	319,000	15,000
Trading account securities	0	0	0
Federal funds sold and securities purchased under agreements to resell	28,705,000	21,251,000	-7,454,000
Loans, Net	871,732,000	951,351,000	79,619,000
Direct lease financing	727,000	597,000	-130,000
Bank premises, furniture & fixtures, & other assets represent premises	28,818,000	30,870,000	2,052,000
Real estate owned other than bank premises	7,428,000	9,821,000	2,393,000
Investment in unconsolidated subsidiaries and associated companies	952,000	864,000	-88,000
Customers' liability to this bank on acceptances outstanding	144,000	154,000	10,000
Other Assets	33,275,000	38,063,000	4,788,000
TOTAL ASSETS	1,351,954,000	1,438,766,000	86,812,000
LIABILITIES			
Demand deposits of individuals, partnerships, & corporations	182,939,000	182,809,000	-130,000
Time & savings deposits of individuals, partnerships, & corporations	909,177,000	988,993,000	79,816,000
Deposits of United States Government	1,348,000	1,987,000	639,000
Deposits of States and political subdivisions	69,718,000	81,767,000	12,049,000
Deposits of foreign governments and official institutions	0	0	0
Deposits of commercial banks	5,114,000	5,060,000	-54,000
Certified and officers' checks	9,827,000	11,865,000	2,038,000
TOTAL DEPOSITS	1,178,123,000	1,272,481,000	94,358,000
Federal funds purchased & securities sold under agreements to repurchase	46,293,000	36,352,000	-9,941,000
Other liability for borrowed money	2,884,000	2,223,000	-661,000
Mortgage indebtedness	4,349,000	4,215,000	-134,000
Acceptances executed by or for account of this bank & outstanding	144,000	154,000	10,000
Other liabilities	20,162,000	18,172,000	-1,990,000
TOTAL LIABILITIES	1,251,955,000	1,333,597,000	81,642,000
Subordinated Notes and Debentures	3,535,000	3,483,000	-52,000
EQUITY CAPITAL			
Preferred Stock .Total Par Value	400,000	400,000	0
Common Stock .Total Par Value	14,554,000	14,674,000	120,000
Surplus	57,413,000	62,164,000	4,751,000
Undivided Profits	24,087,000	24,436,000	349,000
Reserve for Contingencies and Other Capital Reserves	10,000	12,000	2,000
TOTAL EQUITY CAPITAL	96,464,000	101,686,000	5,222,000
TOTAL LIABILITIES AND EQUITY CAPITAL	1,351,954,000	1,438,766,000	86,812,000

NATIONAL BANKS COMPARATIVE STATEMENT
Close of Business June 30, 1984 and June 30, 1985

	1984	1985	Increase -Decrease
ASSETS			
Cash and balances due from depository institutions:			
Noninterest bearing balances and currency and coin	314,858,000	323,632,000	8,774,000
Interest-bearing balances	175,955,000	367,350,000	191,395,000
Securities	930,991,000	863,902,000	-67,089,000
Federal funds sold and securities purchased under agreements to resell	180,035,000	58,000,000	-122,035,000
Loans and lease financing receivables:			0
Loans and leases, net of unearned income	3,524,926,000	3,678,196,000	153,270,000
Less: Allowance for loan and lease losses	31,891,000	41,263,000	9,372,000
Less: Allocated transfer risk reserve	0	0	0
Loans and leases, net of unearned income, allowance, and reserve	3,493,035,000	3,636,933,000	143,898,000
Assets held in trading accounts	0	5,394,000	5,394,000
Premises and fixed assets (including capitalized leases)	97,200,000	92,362,000	-4,838,000
Other real estate owned	26,409,000	21,623,000	-4,786,000
Investments in unconsolidated subsidiaries and associated companies	541,000	605,000	64,000
Customers liability to this bank on acceptances outstanding	0	2,007,000	2,007,000
Intangible assets	2,116,000	955,000	-1,161,000
Other assets	107,975,000	96,696,000	-11,279,000
TOTAL ASSETS	5,329,115,000	5,469,459,000	140,344,000
LIABILITIES			
Deposits:			
In domestic offices	4,136,008,000	4,518,404,000	382,396,000
Noninterest-bearing	684,813,000	699,083,000	14,270,000
Interest-bearing	3,451,195,000	3,819,321,000	368,126,000
Federal funds purchased and securities sold under agreements to repurchase	678,022,000	451,633,000	-226,389,000
Demand notes issued to the U.S. Treasury	24,698,000	15,946,000	-8,752,000
Other borrowed money	20,049,000	108,000	-19,941,000
Mortgage indebtedness and obligations under capitalized leases	5,883,000	4,337,000	-1,546,000
Banks liability on acceptances executed and outstanding	0	2,007,000	2,007,000
Notes and debentures subordinated to deposits	22,965,000	22,027,000	-938,000
Other liabilities	127,977,000	115,248,000	-12,729,000
TOTAL LIABILITIES	5,015,602,000	5,129,710,000	114,108,000
Limited-life preferred stock	0	0	0
EQUITY CAPITAL			
Perpetual Preferred Stock	0	500,000	500,000
Common Stock	43,517,000	43,624,000	107,000
Surplus	188,501,000	188,851,000	350,000
Undivided Profits and Capital Reserve	81,495,000	106,774,000	25,279,000
TOTAL EQUITY CAPITAL	313,513,000	339,749,000	26,236,000
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	5,329,115,000	5,469,459,000	140,344,000

UNITED SAVINGS AND LOAN ASSOCIATION D/B/A.

AMERICAN SAVINGS AND LOAN ASSOCIATION

Ogden, Utah

(Idaho office Only)

June 30, 1985

ASSETS

Mortgage Loans Outstanding		$ 5,804,458
Loans Secured by Savings Accounts or Other Obligations		171,162
Other Loans		105,419
Real Estate Owned		27,580
Foreclosed Real Estate Sold on Contract		-0-
Stock in Federal Home Loan Bank		62,300
Cash on Hand and Demand Deposits		10,550
Liquid Investments		73,014
Other Investment Securities		-0-
Fixed Assets:		
Office Premises Owned	$ -0-	
Furniture, Fixtures & Equipment	32,692	
Leasehold Improvements	45,342	
Less: Depreciation Allowance	47,394	
Net Fixed Assets		30,640
Other Assets		2,851,243
TOTAL ASSETS		$ 9,136,366

LIABILITIES

Withdrawable Savings Accounts and Certificates	$ 8,040,093
Advance from Federal Home Loan Bank	-0-
Loans in Process	-0-
Specific Reserves	94,423
Deferred Credits	-0-
Other Liabilities	1,850
TOTAL LIABILITIES	$ 8,136,366

NET WORTH

Permanent, Reserve or Guarantee Stock	$ 1,000,000
Paid-In Surplus	-0-
General Reserves	-0-
Other Reserves	-0-
Earned Surplus and Undivided Profits	-0-
TOTAL NET WORTH	$ 1,000,000
TOTAL LIABILITIES AND NET WORTH	$ 9,136,366

BRANCH: Idaho Falls, Idaho

STATE CHARTERED
CREDIT UNIONS
STATE OF IDAHO

December 31, 1984

Blackfoot	
Blackfoot Teachers Credit Union	$ 682,287.34
Snake River Teachers Credit Union	802,352.49
Boise	
Anomalous Credit Union	49,054.00
B.C.T. & L.C. Credit Union	883,068.00
Boise Automotive Credit Union	77,750.00
Boise Cascade Credit Union	2,464,935.00
Boise City Employees Credit Union	396,735.75
Boise Fire Department Credit Union	506,072.60
ESA Credit Union	1,566,778.40
Farmer Oil Credit Union	21,580.26
Idaho Saints Credit Union	26,982.74
M.C.E. Credit Union	750,942.00
M.S.W. Credit Union	164,950.00
Realtors Credit Union	36,949.00
St. Alphonsus Employees Credit Union	404,333.28
St. Lukes Employees Credit Union	1,181,116.00
Symms York Company Credit Union	149,882.00
Western Equipment Employees Credit Union	260,767.23
Burley	
Cassia County Education Credit Union	371,901.00
Mini-Cassia Employees Credit Union	304,440.00
Ore-Idaho Employees Credit Union	280,344.06
Caldwell	
Canyon Medical Health Credit Union	2,213,212.17
Canyon County Grange Credit Union	831,640.95
Simplot Employees Credit Union	5,866,284.00
Coeur d'Alene	
Coeur d'Alene Teachers Credit Union	2,333,567.43
Public Employees Credit Union	1,477,105.27
North Idaho Electronics Credit Union	188,529.46
Craigmont	
Craigmont Community Credit Union	34,126.32
Grangeville	
Camas Credit Union	207,567.00
Pine Tree Credit Union	1,028,493.00
Headquarters	
Headquarters Community Credit Union	499,676.17

CREDIT UNIONS (Continued)

Heyburn	
Simcoe Credit Union	1,934,197.00
Idaho Falls	
Associated Trades Credit Union	299,4[illegible].82
Idaho Falls Teachers Credit Union	2,826,302.00
K.I.D. Employees Credit Union	209,009.43
Medical and Professional Credit Union	7,816,399.05
Inkom	
Inkom Cement Workers Credit Union	442,667.37
Kamiah	
Kamiah Community Credit Union	2,332,525.21
Kellogg	
Shoshone County School Employees Credit Union	209,235.29
Lewiston	
Clearwater Credit Union	5,089,106.00
Clearwater Power Credit Union	159,414.87
Lewiston Catholic Credit Union	285,988.40
N.P.T. Credit Union	157,699.02
Seaport City Retail Employees Credit Unionn	390,013.00
Tribune Credit Union	725,416.00
Valley Health Care Credit Union	2,059,869.00
Valley Wholesalers Credit Union	92,818.46
Nampa	
Canyon Teachers Credit Union	1,409,745.73
Canco Credit Union	646,029.20
Producers Supply Credit Union	1,207,093.49
Quinco Credit Union	1,872,156.54
Nez Perce	
Nez Perce Credit Union	224,208.73
Orofino	
Orofino Community Credit Union	1,411,554.76
Payette	
Treasure Valley Teachers Credit Union	154,954.39
Pierce	
White Pine Credit Union	770,634.11

CREDIT UNIONS (Continued)

Pocatello	
Bannock Leaders Credit Union	38,338.17
I.B.E.W. #449 Credit Union	196,813.43
Idaho Central Public Employees Credit Union	40,164,493.84
Pocatello Simplot Credit Union	4,319,537.00
Steel Industries Credit Union	128,166.00
Rexburg	
Madison Teachers Credit Union	560,301.33
Rigby	
Jefferson County Public Employees Credit Union	190,729.00
Rupert	
Minico Credit Union	167,586.28
Minidoka County Teachers Credit Union	119,694.00
St. Maries	
St. Joe Valley Public Employees Credit Union	867,028.73
Salmon	
Salmon River Grange Credit Union	99,405.03
Shelley	
Shell-Fir Credit Union	495,788.00
Sun Valley	
Sun Valley Community Credit Union	340,524.71
Twin Falls	
Magic Valley Memorial Hospital Credit Union	556,389.48
Magic Valley Teachers Credit Union	300,136.64
Times News Employees Credit Union	203,411.94
Ucon	
East Bonneville Credit Union	403,140.00
Weiser	
Tri-County Grange Credit Union	62,450.03
SUBTOTAL	108,003,868.40
Idaho Corporate Credit Union	21,711,008.53
TOTAL	129,714,876.93

IDAHO CORPORATE CREDIT UNION
STATE OF IDAHO
BALANCE SHEET

December 31, 1984

ASSETS

Total loans	$ 2,280,590.15
Cash	159,615.98
Furniture, fixtures and equipment	178,223.99
Other assets	465,847.46
Land and Building	264,076.74
Deposits in other credit unions	18,362,654.21
TOTAL ASSETS	$21,711,008.53

LIABILITIES

Accounts payable	$ 15,539.32
Other payables	138,851.53
Shares	9,256,006.97
Certificates of deposit	
Deposit accounts	11,519,664.93
Dividends payable	198,541.01
Contingency reserves	440,946.46
Miscellaneous	1,101.82
Undivided earnings	20,111.29
Interest on deposits and C.D.'s payable	120,245.20
TOTAL LIABILITIES	$21,711,008.53

STATE CHARTERED*
CREDIT UNIONS
STATE OF IDAHO
BALANCE SHEET
December 31, 1984

ASSETS

Delinquent Loans:

2 to less than 6 months	$ 2,460,025.20
6 to less than 12 months	1,053,738.89
12 months and over	1,160,249.35
TOTAL DELINQUENCY	$ 4,674,013.44

Total Loans	$ 88,994,766.36
Cash	3,842,324.08
Savings and loan shares	2,066,112.72
Furniture, fixtures and equipment	876,446.34
Other assets	1,182,256.36
Land and building	2,540,110.06
Deposits in corporate	8,168,728.48
Deposits in other credit unions	45,728.74
U. S. Government securities	56,376.76
Miscellaneous	230,998.50
TOTAL ASSETS	$108,003,868.40

Accounts	$ 259,738.04
Notes payable	1,611,060.28
Other payables	45,625.00
Share drafts	31,957,668.33
Certificates of deposit	6,787,329.15
MOD shares	57,121,867.84
Certificates of indebtedness	
Dividends payable	1,284,160.83
NCUA Insurance reserve	3,707,272.29
Special reserves for delinquent loans	2,051,549.83
Contingency reserves	105,549.83
Miscellaneous	206,489.70
Undivided earnings	2,173,727.96
Interest on deposits and C.D.'s payable	730,923.39
TOTAL LIABILITIES	$108,003,8687.40

* Excludes Idaho Corporate Credit Union

SECURITIES BUREAU

The Securities Bureau is responsible for the administration and enforcement of the Idaho Securities Act. The objective of the Securities Bureau in administering the Securities Act is to prevent fraudulent activity in the offer and sale of securities and to assure full disclosure of information in securities offerings to Idaho investors while encouraging growth in legitimate securities markets. The Bureau attempts to meet these objectives by engaging in the following activities:

1. The investigation and, when necessary, the prosecution of alleged violations of the Securities Act.
2. The registration of all securities required to be registered pursuant to the Securities Act.
3. The granting of exemptions from registration for securities eligible for exemption pursuant to the Securities Act.
4. The licensing and registration of individuals and firms engaged in the securities business including broker-dealers, salesmen and investment advisers.
5. The examination of securities issuers, broker-dealers, salesmen and investment advisers, when necessary.
6. Educating the public and industry about the securities laws by warning potential investors of securities and investment frauds and by informing industry of our objectives.

During FY 1985, the Securities Bureau increased its efforts to warn investors of investment frauds operating in Idaho and throughout the country. During the year, the "Investor Alert" program warned potential investors of the pit falls of questionable or fraudulent investments in ponzi schemes, penny stock frauds, zero coupon bonds and business opportunity and franchise frauds. These Alerts were prepared in cooperation with the North American Securities Administrators Association, the Council of Better Business Bureaus and the Better Business Bureau

of the Treasure Valley. The Alerts frequently enjoyed wide spread media coverage and were also distributed to the general public by securities professionals regulated by the Department. The Alerts typically explained how the investment frauds operated and warned investors what measures they can take to avoid becoming the victim of a securities or investment fraud. Additionally, the Department distributed three television public service announcements featuring actor George Kennedy which warned investors about investment frauds. These public service spots were shown by television stations in several areas around the State. Representatives of the Department have also spoken to numerous groups, clubs and organizations on securities and investment fraud offering tips to potential investors. Finally, the Department cosponsored with the Idaho Law Foundation a continuing legal education program on state and federal securities laws for lawyers, accountants, securities professionals, financial planners and other interested persons. The seminars, which were well attended, were held in Moscow, Pocatello and Boise. This program featured representatives from the Department, the U.S. Securities and Exchange Commission and an attorney in private practice.

The Securities Bureau is also responsible for the administration of the Idaho Corporate Take Over Act. This law requires full disclosure of information in tender offers for the equity securities of major Idaho corporations which can result in a change of ownership and management of these corporations. During Fiscal Year 1985, the Idaho Act was involved in the attempted corporate take over of Intermountain Gas Industries, Inc., the holding Company for Intermountain Gas Company of Boise by Plateau Resources, Inc. In connection with this tender offer, the Department and the Attorney General were sued and the Idaho Federal District Court ruled that the Idaho Corporate Take Over Law may be unconstitutional and issued a temporary restraining order and preliminary injunction prohibiting the Department from enforcing its provisions. The lawsuit was later dismissed

without a decision being rendered on the merits. As a result of this litigation and similar court decisions in other states, the Department has formed a Corporate Take Over Law Study Committee made up of representatives from some of the State's major corporations, law firms and other interested persons. The purpose of this Committee is to study the Corporate Take Over Law and related issues and make recommendations to the Department for possible legislation, rules or regulations.

In its administration of the Securities Act, the Securities Bureau has seen a continuing rise in the number of securities being registered and salesmen being licensed to sell securities. The attached chart shows the amount of the increases. The 1985 figures represent a 33% increase in registrations, an 18% increase in exemptions requested and a 23% increase in the number of licensed securities professionals over the prior year.

Enforcement also increased during the year. While resources were the same as in prior years, there was still a 16% increase in the number of investigations with a 31% increase in the amount of money involved over the prior year (see chart). The amount of money offered as refunds to investors jumped to a record $15.7 million.

The enforcement actions which resulted in litigation were more varied and more complex than in prior years. Lawsuits filed by the Department involved not only traditional stock, debenture and limited partnership sales but also the unusual; zero coupon bonds, arbitrage trading, offshore shell banks, foreign currencies, and milk culture investments. Approximately half of the lawsuits were filed in Boise with the other half being filed elsewhere in the State. While many of the promoters sued are located in Idaho, a large number live out of state and direct their offers by phone, mail or by coming in person to Idaho. The Department has attempted to protect Idaho residents whenever securities fraud occurs here, even if the promoters reside out of state.

REGISTRATION COMPARISON

The following represents a comparison of the number of applications approved by the Securities Bureau for the following fiscal years:

	FY 82	FY 83	FY 84	FY 85	% Increase over 3 year period
ISSUERS - Total No. of Securities offerings registered	1,601	2,101	2,249	2,993	87%
EXEMPTIONS - Total No. of securities offerings granted exemptions from registration	175	435	831	982	461%
AGENTS, BROKER/DEALERS AND INVESTMENT ADVISORS					
Agents	3,575	5,004	5,998	7,395	107%
Broker/Dealers	258	283	324	397	54%
Investment Advisors	14	22	22	37	164%
TOTAL NO. OF LICENSEES	3,847	5,309	6,344	7,829	104%

ENFORCEMENT COMPARISON

The following represents a comparison of the number of enforcement proceedings brought under the Securities Act for the following fiscal years:

	FY 82	FY 83	FY 84	FY 85	
Total No. of New Investigations	49	61	88	102	108%
Total Estimated Dollar Amount involved in New Investigations	$4,266,500	$5,070,000	$15,300,000	$20,100,000	371%
Total No. of Denial, Suspension or Revocation Orders issued against Regulated Persons	1	6	5	8	700%
Total No. of Persons Permanently Enjoined from further Violations of the Securities Laws	17	13	62	37	118%
Total No. of Criminal Convictions	1	1	3	1	---
Total Dollar Amount Offered to Investors in Refunds for Securities Violations	$24,720	$371,000	$1,772,765	$15,744,000	Increase in Dollar Amount $15,719,280

IDAHO CREDIT CODE PROGRAM

The goal of the Idaho Credit Code (ICC) Program is to assure the availability and quality of consumer credit services to the citizens of Idaho. The Department meets the goal of this program by the accomplishment of the following objectives:

1. Reviewing transactions of regulated lenders and sellers for compliance with the ICC.
2. Taking action to investigate, evaluate and resolve consumer complaints against regulated lenders and sellers.

During FY 85, the ICC Program made examinations of regulated lenders and continued to make concurrent examinations of banking institutions with examiners from the Bank Program.

REGULATED LENDERS

STATE OF IDAHO

June 30, 1985

BLACKFOOT
- Community Financial Services
- Cox Insurance and Loans

BOISE
- Action Finance
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc. (2 offices)
- Associates National Mortgage Corporation
- Avco Financial Services of Idaho Falls, Inc.
- Barclays American/Financial, Inc. (2 offices)
- Bencharge Credit Service of Idaho, Inc. (2 offices)
- Beneficial Idaho Inc. (2 offices)
- Beneficial Mortgage Company of Idaho (2 offices)
- Blazer Financial Services
- C.I.T. Financial Services
- Commercial Credit Corporation
- Credithrift of America, Inc.
- Fidelity Financial Services
- FinanceAmerica Corporation
- First American Mortgage Company of Idaho, Inc.
- First Idaho Corporation
- First Security Financial
- General Electric Mortgage Corporation
- Homeowners Credit
- Household Finance Corporation
- Interwest Mortgage
- Investment Credit Corporation
- The Lockhart Company
- Moore Financial Services
- National First Mortgage Corporation of California
- Norwest Financial Idaho, Inc. (2 offices)
- Old National Financial Services, Inc.
- Rainier Financial Services Company
- Security Pacific Finance Corporation
- Transamerica Financial Services
- United Security Mortgage Company
- Vista Neighborhood Housing Services, Inc.
- Western Financial, Inc.
- Western Mortgage Loan Corporation
- Willamette Financial Services

BURLEY
- Blazer Financial Services
- Norwest Financial Idaho, Inc.

CALDWELL
- Associates Financial Services Company of Idaho, Inc.
- Jack Murdoch Finance Company
- State Finance Company

COEUR D'ALENE
- Aetna Finance Company
- Avco Financial Services of Idaho Falls, Inc.
- Bencharge Credit Service of Idaho, Inc.

COEUR D'ALENE (continued)
- Beneficial Idaho Inc.
- Beneficial Mortgage Co. of Idaho
- Blazer Financial Services
- Credithrift of America, Inc.
- Household Finance Corporation
- Transamerica Financial Services
- Transamerica Mortgage Company

IDAHO FALLS
- Aetna Finance Company
- Avco Financial Services of Idaho Falls, Inc.
- Barclays American/Financial, Inc.
- Blazer Financial Services
- Credithrift of America, Inc.
- Household Finance Corporation
- Idaho Mortgage & Loan Corporation
- The Lockhart Company
- Norwest Financial Idaho, Inc.
- Robison Distributing, Inc.
- Transamerica Financial Services
- United Security Mortgage Company

JEROME
- Community Financial Services

KELLOGG
- Avco Financial Services of Idaho Falls, Inc.

KETCHUM
- United Security Mortgage Company

KOOTENAI
- Horace Wenger

LEWISTON
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc.
- Avco Financial Services of Idaho Falls, Inc.
- Barclays American/Financial, Inc.
- Blazer Financial Services
- Household Finance Corporation
- Norwest Financial Idaho, Inc.
- Western States Finance Company

McCALL
- Intermountain Financial Services

MOSCOW
- Credithrift of America, Inc.

MOUNTAIN HOME
- Household Finance Corporation

NAMPA
- Aetna Finance Company
- Barclays American/Financial, Inc.
- Household Finance Corporation
- Nampa Finance Company
- Norwest Financial Idaho, Inc.
- Transamerica Financial Services

POCATELLO
- Aetna Finance Company
- Associates Financial Services Company of Idaho, Inc.
- Avco Financial Services of Idaho Falls, Inc.
- Bencharge Credit Service of Idaho, Inc.
- Beneficial Idaho Inc.
- Beneficial Mortgage Co. of Idaho
- Blazer Financial Services
- Credithrift of America, Inc.
- Farm Bureau Finance Company
- Household Finance Corporation
- Idaho Financial Group
- The Lockhart Company
- Norwest Financial Idaho, Inc.
- Rocky Mountain Investment
- Security Pacific Finance Corporation
- Transamerica Financial Services
- Western Mortgage Loan Corporation

REXBURG
- Community Financial Services

SODA SPRINGS
- Hendricks Finance

TWIN FALLS
- Aetna Finance Company
- Avco Financial Services of Idaho Falls, Inc.
- Bencharge Credit Service of Idaho, Inc.
- Beneficial Idaho Inc.
- Beneficial Mortgage Co. of Idaho
- Blazer Financial Services
- First Fidelity Financial
- Household Finance Corporation
- The Lockhart Company
- Norwest Financial Idaho, Inc.
- Transamerica Financial Services
- Transamerica Mortgage Company
- United Security Mortgage Company

BELLEVUE, WASHINGTON
- Unigard Service Corporation

NEWPORT BEACH, CALIFORNIA
- Shearson American Express Mortgage Corporation

NEW YORK, NEW YORK
- Mony Credit Corporation

SEATTLE, WASHINGTON
- Allstate Enterprises, Inc.
- Washington Mutual Savings Bank

STAMFORD, CONNECTICUT
- Merrill Lynch Mortgage Corporation

WALNUT CREEK, CALIFORNIA
- Western States Funding Corporation

SCHEDULE A

BALANCE SHEET

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Cons. Business	Column 3 Total Business
ASSETS			
Cash on hand and in Banks	$1,416,245.78	$113,907.93	$1,530,153.71
(a) Gross Receivables	206,761,226.54	51,560,334.07	258,321,560.61
(b) Less: Unearned Discount	(35,997,403.86)	(8,344,555.64)	(44,341,959.50)
(c) Total Net Receivables	170,763,822.68	43,215,778.43	213,979,601.11
(d) Less: Reserve for Bad Debts	(3,918,502.20)	(1,253,367.30)	(5,171,869.50)
(e) Adjusted Net Receivables	166,845,320.48	41,962,411.13	208,807,731.61
Real Estate, Fixtures & Equipment (less depreciation)	1,231,111.87	278,715.15	1,509,827.02
Deferred Charges	1,310,510.26	15,385.14	1,325,895.40
Other Assets			
(a) Accounts Receivable	305,944.92	29,248.44	335,193.36
(b) Repossessions	1,387,791.45	540,270.00	1,928,061.45
(c) Miscellaneous	17,874,216.83	440,376.20	18,314,593.03
TOTAL ASSETS	$190,371,141.59	$43,380,313.99	$233,751,455.58

LIABILITIES	
Accounts and Notes Payable	
(a) Banks	$529,873.52
(b) Due Parent Company or Affiliate	160,005,332.09
Bonds and Long Term Accts. and Notes	
Other Liabilities:	16,868,788.87
(a) Accrued Expense	391,967.33
(b) Dealers Reserve	292,707.77
(c) Other	17,085,673.85
Net Worth (If individual or partnership)	395,643.67
Capital Stock (If corporation)	5,464,340.02
Surplus	29,842,512.35
Undivided Profits	2,874,614.11
TOTAL LIABILITIES	$233,751,455.58

SCHEDULE B

STATEMENT OF INCOME AND EXPENSE

	Column 1 Consumer Loan Business	Column 2 Sales Finance & All Other Cons. Business	Column 3 Total Business
INCOME			
Interest and Dividends on Securities	$1,622,755.89	$14,139.84	$1,636,895.73
Charges Collected and/or Earned	34,537,914.62	8,103,303.95	42,641,218.57
Insurance Commission Earned	247,102.84	35,705.65	282,808.49
Other Income:			
(a) Bad Debt Recoveries	241,415.66	41,958.18	283,373.84
(b) Miscellaneous	558,700.84	529,255.86	1,087,956.70
Gross Operating Income	$37,207,889.85	$8,724,363.48	$45,932,253.33
EXPENSE			
Salaries, Wages and Fees	($3,983,419.16)	($925,789.75)	($4,909,208.91)
Taxes (other than income)	(197,451.89)	(58,133.08)	(255,584.97)
Depreciation on Buildings, Furniture, Fixtures & Autos	(370,563.42)	(62,575.36)	(433,138.78)
Losses -Charge-offs, and Transfer to Valuation Reserve:			
(a) On securities	0.00	0.00	0.00
(b) On loans	(1,776,821.53)	(223,067.08)	(1,999,888.61)
(c) Other losses	(64,388.00)	(121,106.40)	(185,494.40)
Other Operating Expense	(6,135,097.30)	(1,526,223.73)	(7,661,321.03)
Total Expense	(12,527,741.30)	(2,916,895.40)	(15,444,636.70)
Net Operating Income (before Interest & Federal & State Income Taxes)	21,380,410.07	5,480,029.92	26,860,439.99
Interest Paid	(18,445,480.43)	(3,916,395.63)	(22,361,876.06)
Net Income (before Federal & State Income Taxes	2,934,929.64	1,563,634.29	4,498,563.93
Federal & State Income Taxes	(892,530.50)	(837,405.14)	(1,729,935.64)
Net Income	$2,042,399.14	$726,229.15	$2,768,628.29

SCHEDULE C

ANALYSIS OF LOANS MADE

	Column 1 Consumer Loan Business	Column 2 Sales Finance and All Other Business
Rate Range of Credit Extended	(Maximum)	(Maximum)
(a) $2,500 or less	22.96%	29.72%
(b) $2,500.01 to $5,000.00	21.39%	21.44%
(c) $5000.01 to $10,000.00	19.07%	20.83%
(d) $10,000.01 to $25,000.00	15.77%	15.49%
(e) $25,000.01 to $75,000.00	16.81%	16.09%
(f) $75,000.01 and larger	19.42%	20.25%

Size of Credit Extended	(Number)	(Amount)	(Number)	(Amount)
(a) $2,500.00 or less	37737	$35,504,528.77	42614	$28,020,234.84
(b) $2,500.01 to $5,000.00	8686	29,808,864.41	1546	4,931,732.05
(c) $5000.01 to $10,000.00	1999	13,263,392.89	307	2,446,330.57
(d) $10,000.01 to $25,000.01	1471	22,921,078.75	119	1,834,944.55
(e) $25,000.01 to $75,000.01	498	17,458,008.24	33	1,323,922.48
(f) $75,000.01 and Larger	25	2,491,470.13	16	3,432,441.36

Percentage of the number of Consumer Loans and Sales Finance and Other Business covered by insurance which was purchased on behalf of the borrower:				
(a) Credit Life Insurance	$46,013,920.18	57.28%	$1,498,648.75	21.30%
(b) Health and Accident Insurance	$33,037,073.42	59.19%	$849,155.44	13.64%
(c) Fire or Personal Property Floater	$6,320,886.10	13.23%	0.00	0.00%

Delinquency:				
(a) Contractually delinquent for 60 days	$3,799,954.87	3.10%	$785,727.56	1.15%
(b) Contractually delinquent for 90 days	$476,191.94	0.09%	$6,065.92	0.02%

Net losses from Uncollectable Accounts	(Number 1100)	$1,878,893.23
Total number of debtors filing bankruptcy during period		596
Total garnishments filed during period		327
Average consumer loan at time made (amount financed only)		$123,101.00
Number of borrowers afforded opportunity to rescind (R/E transactions)		1843
Number of borrowers who rescinded transactions in No. 43		35

SCHEDULE C-1

CONSOLIDATED REPORT

	Number	Dollar Amount
Direct Consumer Loans		
(a) Second mortgage real estate	6613	$106,944,642.85
(b) Automobile loans	6891	17,629,451.16
(c) Mobile home loans	334	2,321,826.95
(d) Travel trailers and RV's	180	4,685,504.01
(e) Other secured consumer loans	27516	50,188,720.86
(f) Unsecured consumer loans	10168	14,675,960.23
Indirect Consumer Sales Contracts (purchased paper)		
(a) Automobile contracts	1643	4,609,931.49
(b) Mobile home contracts	22	123,550.85
(c) Travel trailers and RV's	0	0.00
(d) Other secured sales contracts	26750	24,817,720.07
(e) Unsecured service contracts	5737	5,268,083.42
Credit Cards and Related Plans		
(a) Retail (charge account) credit card plans	92	82,825.00
(b) Check credit and revolving credit plans	1119	13,577,615.00
Total Direct and Indirect Consumer Loans and Sales Contracts and Credit Cards and Related Plans	87065	244,925,831.89
Less: Unearned Income	0	(40,839,613.21)
Net Direct and Indirect Consumer Loans and Sales Contracts and Credit Card and Related Plans	87065	$204,086,218.68

	Column 1 Consumer Loan Business		Sales Finance & All Other Consumer Business	
Total Volume During Period:	(Number)	(Amount)	(Number)	(Amount)
(a) Precomputed Paper	32208	$70,515,523.67	41558	$35,773,374.44
(b) Interest-bearing Paper	18405	51,058,259.61	1810	10,101,611.96
Total	50613	$121,573,783.28	43368	$45,874,986.40

COLLECTION AGENCIES

STATE OF IDAHO

June 30, 1985

BLACKFOOT
- Bingham County Collection Agency
- Credit Bureau of Blackfoot
- Merchants Adjustment Bureau, Inc.

BOISE
- Accounts Management
- Action Collection Service, Inc.
- Action Unlimited, Inc.
- Ada Collection Services, Inc
- Aman Collection Service, Inc.
- American Collection Service, Inc.
- CBI Collections-Boise
- Central Adjustment Bureau, Inc.
- Checkrite of Boise, Inc.
- Collections, Inc.
- Consumer Credit Counseling Service of Idaho, Inc.
- Credit Data of Idaho, Inc.
- Dun & Bradstreet, Inc.
- I.C. System, Inc.
- Idaho Adjustment Service
- Idaho Collections, Inc.
- National Financial Service, Inc.
- National Revenue Corporation
- Professional Adjustment Company
- Professional Credit Analysts, Inc.
- SPEID Collection Service
- United Credit Men's Association, Inc.
- United Creditors Alliance Corporation

BURLEY
- Credit Bureau of Burley, Inc.
- North American Collections of Burley

CALDWELL
- Action Collection Service, Inc.-Nampa/Caldwell

COEUR D'ALENE
- ACS, Inc. of Idaho
- American Bonded Collection Specialists
- Century Collections, Inc.
- Checkrite of North Idaho
- Coeur d'Alene Credit Bureau, Inc.
- North Idaho Credit Corporation

EMMETT
- Credit Bureau of Gem County

GOODING
- Gooding Credit Bureau

GRANGEVILLE
- Credit Bureau Services

HEYBURN
- Gold Standard Collection Bureau, Inc.

IDAHO FALLS
- Business Management Service
- Collection Services
- Credit Bureau of Idaho Falls, Inc.
- Credit Service Company
- HMS/MARS, Inc.
- Interstate Collections of Idaho, Inc.
- Money to Save and Organize, Inc.
- North American Collections
- Professional Collection Corporation

JEROME
- Credit Bureau of Jerome, Inc.

KELLOGG
- Credit Bureau of Shoshone County, Inc.

KETCHUM
- Credit Bureau of Blaine County, Inc.

LEWISTON
- Consumer Credit Counseling Service of Northern Idaho, Inc.
- Credit Bureau of Lewiston-Clarkston, Inc.
- Western Adjustment Bureau

MERIDIAN
- Tri-County Adjustment Bureau

MONTPELIER
- Price Professional Adjusters, Inc.

MOSCOW
- Accounts Recovery, Inc.
- Inland Merchants Association, Inc.

MOUNTAIN HOME
- Credit Bureau of Elmore County, Inc.
- Miller Collections of Elmore County, Inc.
- Universal Recovery Service, Inc.

NAMPA
- CBI Collections-Nampa/Caldwell
- Consolidated National Account Systems

OLDTOWN
- North Idaho Credit Corporation

PAYETTE
- Carol Collection Agency
- Payette Credit Service
- Snake River Valley Collections
- Treasure Valley Collection Agency

POCATELLO
- Bailim and Company
- Bannock Collectors, Inc.
- Consumer Credit Counseling Service of Southeastern Idaho, Inc.
- Credit Assurance Agency
- Credit Bureau of Pocatello, Inc.
- Professional Adjustment Bureau, Inc.

REXBURG
Credit Bureau of Eastern Idaho, Inc.
Money to Save and Organize, Inc.

RUPERT
Credit Bureau of Rupert

ST. MARIES
Benewah Adjustment Service

SALMON
Credit Bureau of Salmon

SANDPOINT
Bonner County Collection Agency, Inc.
Sandpoint Credit Bureau, Inc.

SODA SPRINGS
Credit Bureau of Southern Idaho

TWIN FALLS
Checkrite of Twin Falls
Credit Bureau of Twin Falls, Inc.
Credit Data Idaho Twin Falls, Inc.
First Fidelity Financial Services
Magic Valley Adjustment Bureau, Inc.
Professional Service Agency
Statewide Collections, Inc.

WALLACE
Northern Idaho Collection Agency

CEMETERIES REPORTING UNDER THE

ENDOWMENT CARE CEMETERY ACT

FY 85

Cloverdale Memorial Park Association, Inc.....Boise

Filer Lodge #125 I.O.O.F. Cemetery.....Filer

Hillcrest Memorial Gardens, Inc.....Caldwell

Lewis-Clark Memorial Gardens, Inc.....Lewiston

Mountain View Memorial Park, Inc.....Boise

Parks Development Co. (Sunset Memorial Park).....Twin Falls

Pinecrest Memorial Park.....Sandpoint

Restlawn Memorial Park.....Coeur d'Alene

Roselawn Memorial Gardens, Inc.....Pocatello

Shoshone Memorial Gardens, Inc.....Pinehurst

Terrace Lawn Memorial Gardens, Inc.....Meridian

Twin Falls Cemetery Association.....Twin Falls